

GROUP UNIVERSAL LIFE INSURANCE

Underwritten by Transamerica Life Insurance Company, Home Office, Cedar Rapids, Iowa.



Accelerated Death Benefit for Critical Care Condition Rider

Allows you to receive an early payout of the life insurance death benefit in the event of these critical care conditions:

Cancer	Heart Attack	Major Organ Transplant Surgery	Renal Failure	Stroke
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If an insured employee, spouse¹, or eligible dependent child is diagnosed for the first time and certified by a physician as having one of the critical care conditions, the insured can receive an early lump-sum payment of up to 100% of the death benefit, or \$100,000, whichever is less. Please review your insurance contract to verify the percentage of death benefit elected by policyholder and what is available in your state as an accelerated death benefit.

There is a 30-day waiting period before these benefits are available.

Activating Multiple Accelerated Death Benefits

The maximum we will pay under any ADB rider (critical care, long-term care or terminal illness) is 100% of the death benefit for any one insured.

Tax Qualification Notice

Receipt of acceleration of life insurance benefits offered under this rider may or may not qualify for favorable tax treatment under the Internal Revenue Code. Qualification depends on life expectancy at the time benefits are accelerated or whether they are used to pay for necessary care expenses. If the acceleration of life insurance benefits qualifies you for favorable tax treatment, the benefits will be excludable from your income and not subject to Federal taxation. Tax laws relating to acceleration of life insurance benefits are complex.

They may also affect each insured's eligibility for public assistance programs such as medical assistance (Medicaid), Aid to Families with Dependent Children (AFDC), Supplemental Security Income (SSI), and drug assistance programs.

We advise consulting with a qualified tax advisor about circumstances under which you could receive favorable tax treatment in regards to acceleration of life insurance benefits. Also with social service agencies concerning each insured's eligibility for public assistance.

¹ Spouse or equivalent as defined by governing state law.

This is a brief summary of the Accelerated Death Benefit for Critical Care Condition benefits.
Limitations and exclusions may apply. Refer to the rider and contract certificate for complete information.



The Accelerated Death Benefit for Critical Care Condition Rider (Form Series CRABCC00) is available on TransLegacy Universal Life Insurance contracts. Forms may vary, coverage available where product is approved.